

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: ANDRE J. OWENS	§	Case No. 16-bk-10810
LAJEANA M. ANDREWS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/08/2016.
- 2) The plan was confirmed on 11/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/13/2021.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,531.00.
- 10) Amount of unsecured claims discharged without full payment: \$92,012.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 57,243.00	
Less amount refunded to debtor(s)	\$ 3,259.05	
NET RECEIPTS		\$ 53,983.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,351.49	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,851.49
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,500.00	0.00
SANTANDER CONSUMER USA	Sec	13,974.00	12,725.00	14,760.57	14,760.57	0.00
SANTANDER CONSUMER USA	Uns	0.00	1,522.28	1,522.28	1,522.28	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	155.75	155.75	155.75	0.00
INTERNAL REVENUE SERVICE	Pri	700.00	760.00	760.00	760.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	72.00	72.00	72.00	0.00
CAPITAL ONE BANK	Uns	0.00	3,048.79	3,048.79	3,048.79	0.00
NAVIENT SOLUTIONS, LLC. ON	Uns	0.00	442.12	0.00	0.00	0.00
NAVIENT SOLUTIONS, LLC. ON	Uns	0.00	637.20	0.00	0.00	0.00
CACH, LLC	Uns	0.00	13,414.89	13,414.89	13,414.89	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	564.56	564.56	564.56	0.00
US DEPARTMENT OF EDUCATION C/	Uns	0.00	68,574.27	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	1,592.77	1,592.77	1,592.77	0.00
PHFA LOAN SERVICING DIVISION	Sec	41,358.00	47,570.39	10,240.85	10,240.85	0.00
SONNENSCHN FNL SVCS	Sec	6,221.00	NA	NA	0.00	0.00
AFNI INC	Uns	564.00	NA	NA	0.00	0.00
ARCADIA REC. BUREAU LLC	Uns	25.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Uns	3,048.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMCAST CABLE	Uns	425.17	NA	NA	0.00	0.00
DVRA COLLECT	Uns	4,360.00	NA	NA	0.00	0.00
EOS CCA	Uns	1,417.14	NA	NA	0.00	0.00
FIRST NATIONAL COLLECT	Uns	4,559.13	NA	NA	0.00	0.00
GOOD SHEPARD PENN PARTNERS	Uns	55.00	NA	NA	0.00	0.00
HOSPITAL BILLING-CHOP	Uns	50.00	NA	NA	0.00	0.00
NAVIENT	Uns	1,127.00	NA	NA	0.00	0.00
PECO ENERGY	Uns	292.52	NA	NA	0.00	0.00
PENN CREDIT	Uns	155.00	NA	NA	0.00	0.00
PENN MEDICINE	Uns	90.00	NA	NA	0.00	0.00
PGW	Uns	3,950.28	NA	NA	0.00	0.00
SOUTHWEST CRDIT SYSTE	Uns	156.00	NA	NA	0.00	0.00
SUN FERERAL CREDIT UNION	Uns	2,010.00	NA	NA	0.00	0.00
US DEPT OF ED/GSL/ATL	Uns	68,177.00	NA	NA	0.00	0.00
WATER REV. BUREAU	Uns	1,551.34	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,240.85	\$ 10,240.85	\$ 0.00
Debt Secured by Vehicle	\$ 14,760.57	\$ 14,760.57	\$ 0.00
All Other Secured	\$ 1,592.77	\$ 1,592.77	\$ 0.00
TOTAL SECURED:	\$ 26,594.19	\$ 26,594.19	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 760.00	\$ 760.00	\$ 0.00
TOTAL PRIORITY:	\$ 760.00	\$ 760.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 18,778.27	\$ 18,778.27	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,851.49	
Disbursements to Creditors	\$ 46,132.46	
TOTAL DISBURSEMENTS:		\$ 53,983.95

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/15/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.